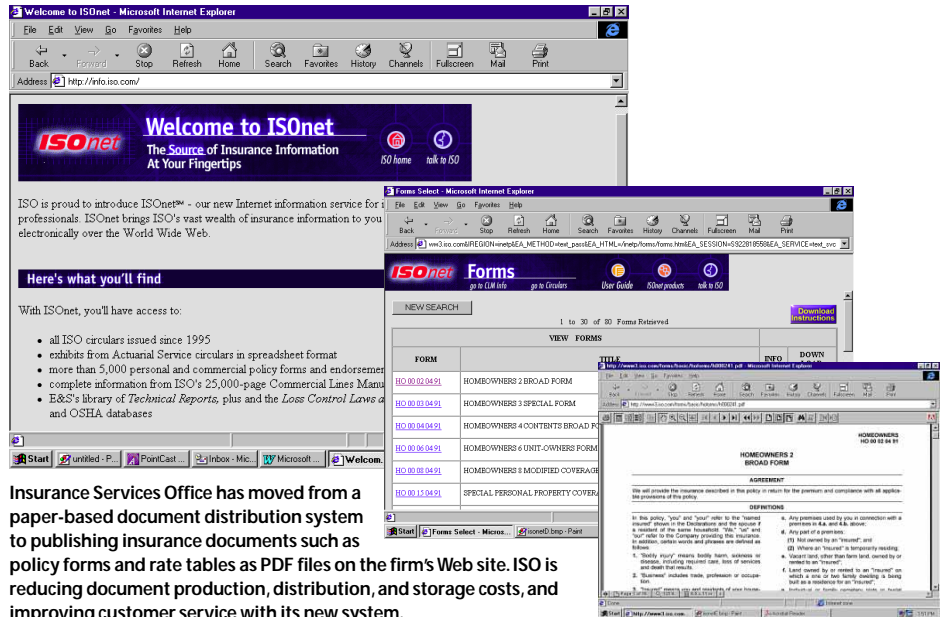# Insurance Services Office, Inc.

*Insurance Services Office Improves Customer Service While
Reducing Costs Using Adobe Acrobat and Acrobat Capture Software*

Adobe® Acrobat®
Acrobat Capture®

Insurance Services Office has moved from a paper-based document distribution system to publishing insurance documents such as policy forms and rate tables as PDF files on the firm's Web site. ISO is reducing document production, distribution, and storage costs, and improving customer service with its new system.

Key Benefits

- PDF files retain the exact appearance of the original insurance tables and forms—an important factor, because many insurance forms are legal documents.

- Because outputting to PDF is as simple as sending a document to the printer, ISO does not have to spend time and money to reauthor these documents in HTML for publication on the Web.

- Customers save the cost of filing and storing thousands of paper documents.

- Customers can search PDF files and find information faster.

- The small size of PDF files makes them convenient to download from the Internet.

- Customers can download ISO documents published as PDF files from any computer platform and print them to any printer.

When a company distributes over 400 million pages of paper documents annually, that company needs a more efficient and cost-effective approach to document distribution. This was the case for Insurance Services Office, Inc. (ISO), the property/casualty insurance industry's leading supplier of statistical, actuarial, underwriting, and claims information. To reduce document, production, distribution, and storage costs, and improve customer service, ISO developed an electronic document solution, ISOnet, based on Adobe Acrobat and Adobe Acrobat Capture software, and the Web.

"We turned to Acrobat and Acrobat Capture because they provide a complete solution for converting both paper copy and electronic documents to a single platform- and application-independent format," says Rich Della Rocca, manager of marketing and product development for ISO. "Plus, the electronic versions retain the exact fidelity of the originals."

ISO, based in New York, helps insurers estimate the cost of future claims. Unlike most businesses, insurers cannot set a price based on known costs for production and distribution. That's why each year, ISO gathers information from insurance companies on hundreds of millions of individual policies. ISO submits summaries of that information to insurance regulators, as required by law, to help the regulators evaluate the price of insurance in each state. ISO also uses the information in its database to prepare products and services that help insurers compete in the marketplace, including standardized policy forms, rating and underwriting rules, and site surveys of individual properties.

Serving Customers' Growing Needs

For 25 years, ISO has distributed paper-based insurance policy forms, rate tables, and other documents to insurers and insurance regulators around the world. As demand has grown, so has the amount of information distributed.

Some customers routinely receive hundreds of thousands of pages of paper documents from ISO each year.

To streamline this process, ISO wanted to distribute documents and information over the Internet in a widely accessible electronic format. Because many insurance forms are legal contracts, it is essential that the electronic format preserve the exact fidelity of the original documents. "We knew HTML would not support the document formatting we needed, so we searched for an alternative," explains Della Rocca. ISO also wanted to give its customers a better way to manage, store, and search the vast stores of ISO documents and information.

Compact Files Delivered Over the Web

Now ISO uses Acrobat to convert original documents, mostly Microsoft® Word and Microsoft Excel files, to Portable Document Format (PDF) files. The PDF files are stored on a server where customers can search for, view, print, and download them on demand from the Internet. PDF provides a widely accessible, platform- and application-independent file format for distributing documents to ISO's customer base. The PDF files retain the exact appearance of the originals, including graphs, fonts, rate tables, and layouts of complex insurance documents. The fully searchable PDF files allow for fast, easy location of information and greatly facilitate information storage.

Other ISO materials available only on paper are converted to electronic PDF files using Acrobat Capture software. Capture provides an easy way to scan and convert paper documents to electronic ones and deliver them in the same fully searchable, widely accessible file format—PDF. Having automated the process, ISO can scan documents using Acrobat Capture in batch mode. "We scanned in three years worth of historical documents in under six weeks," says Della Rocca. "And the image quality is excellent."

"Using Acrobat software, ISOnet was easy to set up and didn't require a big software investment for us or our customers. With the thousands of documents that we distribute each year, taking advantage of Adobe Acrobat, Acrobat Capture, and the Web enables ISO to provide improved service and productivity savings to our customers, while significantly reducing our production and distribution costs."

—Rich Della Rocca
Manager of Marketing
and Product Development for ISO

Today, over 25,000 documents are available as PDF files to ISO customers over the Internet. Customers can use any computer with an Internet connection to conveniently view and download ISO documents, and can print the documents to any printer. The only software required is a browser and Acrobat Reader, which is available free of charge from Adobe's Web site. The compact, reduced file size of PDF files makes them easy for customers to download, increasing convenience.

ISO Saves Time and Money

While the ISOnet service has only been available since June 1998, ISO and its customers already are benefiting by taking advantage of the Web and PDF files. Because outputting to PDF is as simple as sending a document to the printer, ISO does not have to spend the time and money to reauthor these documents in HTML for publication on the Web. This has resulted in immediate cost savings for ISO. "By using Acrobat, we expect to generate significant savings each year in document production and distribution costs," notes Della Rocca.

Customers Benefit From Convenience

Because PDF files are fully searchable, ISO's customers can find the information they need quickly and easily. "Putting their fingers on a specific ISO bulletin or a three-year-old policy form used to take hours of searching through filing cabinets or binders," says Della Rocca. "It now takes a few seconds." Besides the convenience of easy information access, Della Rocca adds that providing materials electronically in PDF can save customers tens of thousands of dollars annually in the cost of filing and storing paper documents.

Based on the success of ISOnet, ISO plans to distribute more of its publications in PDF via the Internet. The result will be easy, instantaneous access to an even wider array of business information for customers. Adds Della Rocca, "Using Acrobat software, ISOnet was easy to set up and didn't require a big software investment for us or our customers. With the thousands of documents that we distribute each year, taking advantage of Adobe Acrobat, Acrobat Capture, and the Web enables ISO to provide improved service and productivity savings to our customers, while significantly reducing our production and distribution costs."

Insurance Services Office, Inc. Systems At-A-Glance

Software
Adobe Acrobat software
Adobe Acrobat Capture
Microsoft Excel
Microsoft Word
Sybase database

Hardware
Windows NT® Server
Windows® 95 PCs